

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

39

In re:

Bankruptcy Case No.: 22-20699-CMB

Chapter: 7

Stephen M. Ferman Sr.
Debtor(s)

**NOTICE OF NEED TO FILE PROOF OF CLAIM
DUE TO RECOVERY OF ASSETS**

NOTICE IS GIVEN THAT:

The initial notice in this case instructed creditors that it was not necessary to file a proof of claim. The trustee has now reported that property in the estate is available or may become available for distribution to creditors.

Creditors who wish to share in any distribution of funds must file a proof of claim with the clerk of the bankruptcy court at the address below on or before **December 21, 2022**.

Creditors who do not file a proof of claim on or before this date might not share in any distribution from the debtor's estate.

A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at <http://www.pawb.uscourts.gov/filing-proof-claim> using the Electronic Proof of Claim ("ePOC") System.

Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at <http://www.pawb.uscourts.gov/filing-proof-claim>.

There is no fee for filing the proof of claim.

Any creditor who has filed a proof of claim already need not file another proof of claim.

Governmental units must file their claims 180 days after the date of the order for relief or the date listed above, whichever is later.

Address of the Bankruptcy Court

U.S. Bankruptcy Court
c/o CLAIMS CLERK
5414 U.S Steel Tower
600 Grant Street
Pittsburgh, PA 15219

Michael R. Rhodes
Clerk, U.S. Bankruptcy Court

Dated: 10/12/22

In re:
Stephen M. Ferman, Sr.
Debtor

Case No. 22-20699-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 12, 2022

User: admin
Form ID: 154

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2022:

Recip ID	Recipient Name and Address
db	+ Stephen M. Ferman, Sr., 1702 Hanna Street, New Castle, PA 16102-1516
aty	+ Charles O. Zebley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724
15472583	+ Community Bank Na, Attn: Bankruptcy Dept, Po Box 509, Canton, NY 13617-0509

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	^ MEBN	Oct 13 2022 00:52:34	BMO Harris Bank N.A., 111 W. Monroe Street, Chicago, IL 60603-4095
cr	+ EDI: RECOVERYCORP.COM	Oct 13 2022 04:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15473492	+ Email/Text: BMOTFBKNOTICES@BMO.COM	Oct 13 2022 00:56:00	BMO Harris Bank N.A., PO Box 3040, Cedar Rapids, IA 52406-3040
15472581	^ MEBN	Oct 13 2022 00:52:36	BMO Harris Bank NA, 111 W. Monroe Street, Chicago, IL 60603-4095
15472582	EDI: CITICORP.COM	Oct 13 2022 04:53:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15472584	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 13 2022 00:56:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15496155	+ Email/Text: Customer.ServiceVHS@uhsinc.com	Oct 13 2022 00:56:00	Northern Nevada Medical Center, 2375 E. Prater Way, Sparks NV 89434-9665
15472585	+ EDI: RMSC.COM	Oct 13 2022 04:53:00	Synch/ebay, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15473081	+ EDI: RMSC.COM	Oct 13 2022 04:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15472586	+ EDI: COMCASTCBLCENT	Oct 13 2022 04:53:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		ONSLow BAY FINANCIAL LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: admin

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Date Rcvd: Oct 12, 2022

Form ID: 154

Total Noticed: 13

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor ONSLOW BAY FINANCIAL LLC bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Stephen M. Ferman Sr. bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
James K. Haney	on behalf of Creditor BMO Harris Bank N.A. jhaney@wongfleming.com sshalloo@wongfleming.com;spiotrowski@wongfleming.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 6